

State of Washington  
Office of the Insurance Commissioner  
1999 Washington Market Share and Loss Ratio

Top 40 Authorized Companies  
Zero Premium Companies Excluded

Line of Business: Accident and Health - Individual and Other

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premiera Blue Cross	47570	WA	HCSC	\$390,650	17.91%	\$389,953	\$347,617	89.14%	246,565
2	Group Health Coop. Of Puget Sound	95672	WA	HMO	\$385,765	17.69%	\$372,106	\$337,851	90.79%	111,366
3	Pacificare Of WA	48038	WA	HCSC	\$304,034	13.94%	\$300,844	\$271,975	90.40%	64,531
4	Regence Blueshield	53902	WA	HCSC	\$159,708	7.32%	\$158,619	\$118,712	74.84%	104,748
5	Community Health Plan Of Washington	47049	WA	HCSC	\$143,214	6.57%	\$143,214	\$125,485	87.62%	128,938
6	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$92,096	4.22%	\$91,524	\$88,629	96.84%	29,908
7	Molina Healthcare Of Wa Inc.	96270	WA	HMO	\$77,988	3.58%	\$77,988	\$72,842	93.40%	59,661
8	Premiera Healthplus	95630	WA	HMO	\$74,100	3.40%	\$74,082	\$70,949	95.77%	13,137
9	Northwest Washington Medical Bureau	47309	WA	HCSC	\$74,067	3.40%	\$73,112	\$75,408	103.14%	57,707
10	Aetna U/S Healthcare Inc.	95484	WA	HMO	\$47,385	2.17%	\$46,305	\$47,529	102.64%	10,018
11	KPS Health Plans In Rehabilitation	53872	WA	HCSC	\$41,198	1.89%	\$41,190	\$31,979	77.64%	11,664
12	Clark United Providers	47047	WA	HCSC	\$26,202	1.20%	\$26,202	\$20,920	79.84%	20,759
13	Options Health Care Inc.	47055	WA	HCSC	\$24,964	1.14%	\$24,974	\$21,955	87.91%	5,031
14	Regencecare	95648	WA	HMO	\$24,960	1.14%	\$22,534	\$22,499	99.85%	6,086
15	General Electric Capital Asr Co	70025	DE	L&D	\$19,641	0.90%	\$20,361	\$6,281	30.85%	
16	American Family Life Asr Co Columbus	60380	GA	L&D	\$19,188	0.88%	\$19,390	\$8,005	41.29%	
17	Bankers Life & Casualty Co	61263	IL	L&D	\$16,140	0.74%	\$16,100	\$6,210	38.57%	
18	Conseco Senior Health Ins Co	76325	PA	L&D	\$12,316	0.56%	\$12,841	\$5,118	39.86%	
19	Continental Cas Co	20443	IL	P&C	\$11,431	0.52%	\$3,351	\$6,884	205.44%	
20	Bankers United Life Assur Co	61387	IA	L&D	\$11,331	0.52%	\$11,276	\$2,391	21.21%	
21	Provident Life & Accident Ins Co	68195	TN	L&D	\$11,104	0.51%	\$11,351	\$13,288	117.07%	
22	Combined Ins Co Of Amer	62146	IL	L&D	\$10,984	0.50%	\$11,021	\$5,487	49.79%	
23	Providence Health Plan	95005	OR	HCSC	\$9,074	0.42%	\$8,291	\$7,827	94.41%	1,790
24	Northwestern Mut Life Ins Co	67091	WI	L&D	\$8,719	0.40%	\$8,883	\$4,377	49.27%	
25	Paul Revere Life Ins Co	67598	MA	L&D	\$8,459	0.39%	\$8,725	\$3,676	42.14%	
26	Penn Treaty Network Amer Ins Co	63282	PA	L&D	\$7,436	0.34%	\$6,964	\$2,168	31.14%	
27	Fortis Ins Co	69477	WI	L&D	\$7,414	0.34%	\$7,773	\$3,190	41.04%	
28	Unum Life Ins Co Of Amer	62235	ME	L&D	\$7,319	0.34%	\$7,143	\$5,791	81.07%	
29	State Farm Mut Auto Ins Co	25178	IL	P&C	\$7,035	0.32%	\$5,535	\$3,494	63.13%	
30	Mutual Protective Ins Co	31119	NE	P&C	\$6,945	0.32%	\$6,652	\$2,350	35.33%	
31	Regence BCBS OR	54933	OR	HCSC	\$6,327	0.29%	\$6,275	\$4,684	74.65%	4,258
32	Mutual Of Omaha Ins Co	71412	NE	L&D	\$5,899	0.27%	\$5,907	\$4,538	76.82%	
33	JC Penney Life Ins Co	65021	VT	L&D	\$5,878	0.27%	\$5,834	\$1,439	24.67%	
34	Standard Life & Accident Ins Co	86355	OK	L&D	\$5,874	0.27%	\$5,863	\$4,374	74.60%	
35	IDS Life Ins Co	65005	MN	L&D	\$5,820	0.27%	\$5,807	\$1,774	30.54%	
36	Valley Forge Life Ins Co	70211	PA	L&D	\$5,454	0.25%	\$5,447	\$43	0.78%	
37	Massachusetts Mut Life Ins Co	65935	MA	L&D	\$5,359	0.25%	\$4,661	\$5,114	109.72%	
38	Regence NW Health	47350	WA	HCSC	\$4,819	0.22%	\$4,706	\$4,474	95.07%	2,933
39	Colonial Life & Accident Ins Co	62049	SC	L&D	\$4,637	0.21%	\$4,612	\$2,421	52.49%	
40	Federal Home Life Ins Co	67695	IN	L&D	\$4,108	0.19%	\$4,055	\$2,905	71.64%	
All 281 Other Companies					\$85,816	3.93%	\$84,100	\$47,643	56.65%	14,233
Totals (Loss Ratio is average)(4)					\$2,180,858	100.00%	\$2,145,569	\$1,820,297	84.84%	893,333

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC,

(2)Also means claims and benefits incurred. (3)Washington enrollment not provided by insurance companies. (4)Totals do not represent all health coverage in Washington